



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [EAST WEST BANCORP, INC.](#)

City/State [PASADENA, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [62,394,283](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[EAST WEST BANCORP, INC.](#)
[135 NORTH LOS ROBLES AVENUE, 7TH FLOOR](#)
[PASADENA, CA 91101](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	820,537	696,226	1,431,773	1,459,241	1,711,479	17.85	45.51
Income from lease financing receivables.....	1,520	3,177	6,138	5,614	6,121	-52.16	26.88
Fully taxable income on loans and leases.....	822,057	699,403	1,437,911	1,464,855	1,717,600	17.54	45.47
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	822,057	699,403	1,437,911	1,464,855	1,717,600	17.54	45.47
Investment interest income (tax equivalent).....	89,908	65,475	147,545	85,804	69,461	37.32	199.35
Interest on balances due from depository institutions.....	8,044	7,260	15,519	25,116	66,225	10.80	-35.69
Interest income on other earning assets.....	14,258	10,498	21,789	22,687	31,183	35.82	-23.86
Total interest income (tax equivalent).....	934,267	782,636	1,622,764	1,598,462	1,884,469	19.37	49.16
Interest on time deposits of \$250K or more	7,787	11,649	18,104	73,904	127,863	-33.15	-20.61
Interest on time deposits < \$250K.....	2,120	3,460	6,033	23,438	43,170	-38.73	-71.68
Interest on foreign office deposits	9,400	8,221	17,113	19,988	31,964	14.34	74.33
Interest on other deposits	16,170	16,490	27,909	67,412	172,805	-1.94	-42.31
Interest on other borrowings and trading liabilities.....	7,741	10,731	18,004	33,107	38,685	-27.86	-38.14
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	43,218	50,551	87,163	217,849	414,487	-14.51	-31.65
Net interest income (tax equivalent).....	891,049	732,085	1,535,601	1,380,613	1,469,982	21.71	58.23
Non-interest income.....	156,434	139,616	284,055	216,026	200,805	12.05	1.28
Adjusted operating income (tax equivalent)	1,047,483	871,701	1,819,656	1,596,639	1,670,787	20.17	45.97
Overhead expense.....	385,531	379,701	795,871	722,643	730,719	1.54	21.43
Provision for credit losses.....	21,500	-15,000	-35,000	198,691	100,093		15.06
Securities gains (losses)	1,306	824	1,568	12,299	3,930	58.50	-74.86
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	639,814	507,339	1,059,550	688,312	844,679	26.11	65.49
Applicable income taxes	142,961	76,129	183,396	117,968	169,882	87.79	46.44
Tax equivalent adjustments	872	1,474	3,173	2,547	762	-40.84	-5.83
Applicable income taxes (tax equivalent).....	143,833	77,603	186,569	120,515	170,644	85.34	45.95
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	495,981	429,736	872,981	567,797	674,035	15.42	72.18
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	495,981	429,736	872,981	567,797	674,035	15.42	72.18
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	495,981	429,736	872,981	567,797	674,035	15.42	72.18
Investment securities income (tax equivalent).....	89,908	65,475	147,545	85,804	69,461	37.32	199.35
US Treasury and agency securities (excluding mortgage-backed securities)	18,416	13,458	29,771	14,833	14,807	36.84	208.27
Mortgage-backed securities	49,434	35,235	81,723	46,922	38,169	40.30	209.25
All other securities	22,058	16,782	36,051	24,049	16,485	31.44	173.16
Cash dividends declared.....	114,990	94,823	189,736	158,793	155,300	21.27	96.99
Common	114,990	94,823	189,736	158,793	155,300	21.27	96.99
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	23,103,824	21,870,027	22,901,334	16,336,380	11,113,952	5.64	120.24
NOW, ATS and transaction accounts	6,425,667	6,213,263	5,813,108	5,446,046	4,707,357	3.42	77.13
Time deposits less brokered deposits < \$250K	-746,161	-119,660	-191,029	172,288	933,600		
MMDA and other savings accounts	13,814,591	14,659,184	14,937,556	12,798,072	10,264,895	-5.76	37.90
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	42,597,921	42,622,814	43,460,969	34,752,786	27,019,804	-0.06	67.84
Time deposits of \$250K or more	5,281,465	5,169,980	4,908,033	5,770,562	5,435,606	2.16	120.10
Foreign deposits	3,072,283	2,557,152	2,815,434	2,161,291	2,271,011	20.14	71.59
Federal funds purchased and repos.....	611,785	300,000	300,000	300,000	200,000	103.93	1123.57
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	174,776	173,937	249,334	424,535	130,520	0.48	615.53
Other borrowings w/remaining maturity over 1 year	4,862	79,010	4,336	253,450	757,316	-93.85	-98.62
Brokered deposits < \$250K	3,467,806	2,287,245	2,223,010	2,216,792	2,631,758	51.61	113.99
Noncore funding	12,612,977	10,567,324	10,500,147	11,126,630	11,426,211	19.36	102.20
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities.....	147,801	147,514	147,658	147,376	147,101	0.19	0.92
Other liabilities	1,426,102	969,676	924,709	860,946	585,363	47.07	189.91
Total liabilities.....	56,784,801	54,307,328	55,033,483	46,887,738	39,178,479	4.56	76.04
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0	0		
Common stock	168	168	168	167	167	0.00	1.82
Common surplus	1,914,064	1,876,079	1,893,557	1,858,352	1,826,345	2.02	10.10
Retained earnings	5,064,650	4,335,327	4,683,659	4,000,414	3,689,377	16.82	109.51
Accumulated other comprehensive income	-600,648	-14,689	-90,381	44,325	-18,408		
Other equity capital components	-768,752	-649,337	-649,785	-634,083	-479,864		
Total holding company equity capital.....	5,609,482	5,547,548	5,837,218	5,269,175	5,017,617	1.12	52.84
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,609,482	5,547,548	5,837,218	5,269,175	5,017,617	1.12	52.84
Total liabilities and capital	62,394,283	59,854,876	60,870,701	52,156,913	44,196,096	4.24	73.67
Memoranda							
Non-interest-bearing deposits	23,104,952	21,871,337	22,902,378	16,336,980	11,113,956	5.64	120.17
Interest-bearing deposits	31,314,523	30,765,854	30,505,068	28,564,451	26,244,223	1.78	51.30
Total deposits	54,419,475	52,637,191	53,407,446	44,901,431	37,358,179	3.39	74.47
Long-term debt that reprices within 1 year	0	74,539	0	249,089	248,638	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,837,218	5,269,175	5,269,175	5,017,617	4,423,974		
Accounting restatements	0	0	0	-97,967	10,510		
Net income	495,981	429,736	872,981	567,797	674,035		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	20,507	17,728	35,206	32,007	36,535		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	118,967	15,254	15,702	154,219	11,903		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	114,990	94,823	189,736	158,793	155,300		
Change in other comprehensive income	-510,267	-59,014	-134,706	62,733	39,766		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,609,482	5,547,548	5,837,218	5,269,175	5,017,617		

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	24,276,651	23,545,194	21,698,990	22,890,098	22,011,893
Interest rate contracts	19,095,112	18,111,695	17,850,420	18,430,678	15,520,717
Foreign exchange contracts.....	2,632,539	3,763,331	1,942,910	3,149,669	5,009,320
Equity, commodity, and other contracts	2,549,000	1,670,168	1,905,660	1,309,751	1,481,856
Derivatives Position					
Futures and forwards	1,158,400	2,441,186	1,149,677	1,624,997	3,715,391
Written options	2,755,214	1,752,407	1,774,552	1,858,161	2,191,761
Exchange-traded.....	142,523	18,744	14,690	23,889	8,026
Over-the-counter.....	2,612,691	1,733,663	1,759,862	1,834,272	2,183,735
Purchased options	2,508,311	1,755,487	1,796,569	1,861,991	2,194,390
Exchange-traded.....	76,930	16,774	19,836	19,958	6,907
Over-the-counter.....	2,431,381	1,738,713	1,776,733	1,842,033	2,187,483
Swaps	17,854,726	17,596,114	16,978,192	17,544,949	13,910,351
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	24,276,651	23,545,194	21,698,990	22,890,098	22,011,893
Interest rate contracts	19,095,112	18,111,695	17,850,420	18,430,678	15,520,717
Foreign exchange contracts.....	2,632,539	3,763,331	1,942,910	3,149,669	5,009,320
Equity, commodity, and other contracts	2,549,000	1,670,168	1,905,660	1,309,751	1,481,856
Derivative contracts (excluding futures and FX 14 days or less)	21,750,784	21,957,157	20,017,632	21,149,087	20,100,921
One year or less	8,528,327	8,546,777	7,357,624	7,793,115	8,942,545
Over 1 year to 5 years	7,153,221	6,761,492	6,160,557	6,564,735	5,536,968
Over 5 years	6,069,236	6,648,888	6,499,451	6,791,237	5,621,408
Gross negative fair value (absolute value)	762,312	448,817	390,017	424,591	256,222
Gross positive fair value.....	708,147	588,493	484,176	602,682	330,125
Held for trading.....	0	0	0	0	0
Non-traded.....	708,147	588,493	484,176	602,682	330,125
Current credit exposure on risk-based capital derivative contracts	455,374	491,375	381,941	493,032	202,914
Credit losses on derivative contracts	0	379	379	179	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30-89 days past due.....	0.09	0.26	29	0.09	0.24	31	0.12	0.26	32	0.16	0.39	25	0.23	0.38	36
	90+ days past due	0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....	0.16	0.45	19	0.42	0.65	37	0.12	0.52	16	0.31	0.76	20	0.19	0.46	24
Commercial and industrial	30-89 days past due.....	0.10	0.28	26	0.30	0.17	80	0.11	0.24	36	0.09	0.23	29	0.28	0.31	58
	90+ days past due	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....	0.38	0.46	50	0.83	0.64	67	0.60	0.57	65	1.29	0.75	81	0.76	0.83	56
Individuals	30-89 days past due.....	0.14	0.70	20	0.02	0.55	11	0.08	0.63	19	0.94	0.83	63	0.44	0.83	29
	90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....	0.12	0.18	50	20.12	0.18	98	0.53	0.17	87	17.94	0.28	96	9.26	0.17	98
Depository institution loans	30-89 days past due.....	0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....	0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30-89 days past due.....	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.36	27	0.29	0.69	63	0	0.70	27	0.53	0.49	72	1.67	0.67	79
Foreign governments	30-89 days past due.....		0			0.01			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30-89 days past due.....	0	0.11	45	0.01	0.11	41	0	0.12	36	0.01	0.18	37	1.17	0.20	93
	90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0	0.07	23	0	0.13	45	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,145,480	1,226,910	1,243,940	1,224,436	1,346,648										
Retained earnings	5,150,131	4,460,035	4,797,634	4,135,506	3,689,377										
Accumulated other comprehensive income (AOCI)	-600,648	-14,689	-90,381	44,325	-18,408										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions.....	5,694,963	5,672,256	5,951,193	5,404,267	5,017,617										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	476,556	469,622	477,281	470,696	473,444										
Accumulated other comprehensive income-related adjustments	-585,627	-8,883	-85,445	51,016	-2,419										
Other deductions from common equity tier 1 capital.....	0	0	0	0	0										
Subtotal:	5,804,034	5,211,517	5,559,357	4,882,555	4,546,592										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	5,804,034	5,211,517	5,559,357	4,882,555	4,546,592										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions.....	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	5,804,034	5,211,517	5,559,357	4,882,555	4,546,592										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	148,000	148,000	148,000	148,000	148,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital.....	473,856	449,668	417,470	480,085	369,445										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	621,856	597,668	565,470	628,085	517,445										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	621,856	597,668	565,470	628,085	517,445										
Exited advanced approach tier 2 capital															
Total capital	6,425,890	5,809,185	6,124,827	5,510,640	5,064,037										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	62,795,115	57,966,067	62,387,003	52,540,964	44,449,802										
Less: Deductions from common equity tier 1 capital.....	476,556	469,622	477,281	470,696	473,444										
Less: Other deductions.....	0	0	0	366,648	0										
Total assets for leverage ratio.....	62,318,559	57,496,445	61,909,722	51,703,620	43,976,358										
Total risk-weighted assets	48,499,246	40,608,545	43,585,105	38,406,071	35,136,427										
Exited advanced approach total RWA.....															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.97	11.85	54	12.83	12.66	59	12.76	12.37	61	12.71	12.35	62	12.94	12.11	74
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.97	12.53	45	12.83	13.44	46	12.76	13.11	51	12.71	13.08	52	12.94	12.78	61
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.25	14.37	34	14.31	15.42	34	14.05	14.91	37	14.35	15.23	41	14.41	14.36	63
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.31	9.08	62	9.06	9.11	51	8.98	8.98	55	9.44	9.13	62	10.34	9.76	66
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Foreign Activities															
Total foreign loans and leases	2,996,202	2,396,798	2,651,669	2,402,779	1,974,527										
Real estate loans.....	55,503	54,386	51,996	59,808	61,936										
Commercial and industrial loans	2,341,219	1,620,421	1,991,732	1,675,812	1,409,010										
Loans to depository institutions and other banks acceptances	117,388	176,865	135,538	206,839	186,080										
Loans to foreign governments and institutions	0	0	0	0	0										
Loans to individuals	0	0	0	0	0										
Agricultural loans.....	0	15,479	0	0	0										
Other foreign loans.....	482,092	529,647	472,403	460,320	317,501										
Lease financing receivables.....	0	0	0	0	0										
Debt securities	351,404	427,017	400,902	306,129	354,172										
Interest-bearing bank balances	563,642	464,579	560,338	753,190	953,101										
Total selected foreign assets	3,911,248	3,288,394	3,612,909	3,462,098	3,281,800										
Total foreign deposits	3,072,283	2,557,152	2,815,434	2,161,291	2,271,011										
Interest-bearing deposits	3,071,155	2,555,842	2,814,390	2,160,692	2,271,007										
Non-interest-bearing deposits.....	1,128	1,310	1,044	599	4										
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	2.42	0.77	82	1.90	0.64	84	2.02	0.66	84	2.22	0.87	80	3.14	1.25	79
Cost: Interest-bearing deposits.....	0.61	0.25	88	0.73	0.12	92	0.70	0.14	92	0.99	0.42	89	1.38	1.19	60
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61		0.23	1.03	64	0.18	0.79	52		0.64		0.40	0.29	85
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	25.01	11.61	74	12.21	-1.19	69	10.36	6.83	64	21.69	-2.40	79	-6.45	22.48	38
Total selected assets.....	18.94	18.50	67	-0.67	3.19	47	4.36	9.48	61	5.49	2.04	56	-8.07	12.40	36
Deposits	20.14	-4.80	90	14.83	9.07	68	30.27	0.73	89	-4.83	3.46	33	-6.41	10.36	23

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		29,791	44,169	39,216	51,116	82,615	-32.55	-79.68
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		29,791	44,169	39,216	51,116	82,615	-32.55	-79.68
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0.05	0.07	0.06	0.10	0.19		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0.05	0.07	0.06	0.10	0.19		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		22.91	22.58	22.30	22.74	21.61		
1–4 family residential loans		5.15	4.83	5.34	3.79	4.16		
Home equity lines		0.01	0.01	0.01	0.01	0.01		
Credit card receivables.....		0	0.01	0	0.02	0.05		
Auto loans and other consumer loans.....		22.30	24.37	22.82	26.82	27.96		
Commercial and industrial loans		49.63	48.20	49.53	46.62	46.21		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.38	0.47	0.41	0.54	0.63	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.19	0.16	0.20	0.20	0.31
Home equity lines	0.28	0.19	0.26	0.11	0.33
Credit card receivables	0.34	0.08	0.23	5.23	4.55
Commercial and industrial loans	0.10	0.30	0.11	0.09	0.28
All other loans and leases	0.01	0.03	0.05	0.12	0.28
Total managed loans past due 30–89 days	0.08	0.13	0.10	0.13	0.29
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0	0	0	0	0
Total Past Due Managed Assets	0.08	0.13	0.10	0.13	0.29
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	0	0	-0.01	-0.03
Home equity lines	0.01	0	0	0	0
Credit card receivables	4.22	2.45	1.19	3.58	1.10
Commercial and industrial loans	0.04	0.35	0.22	0.58	0.64
All other loans and leases	0	0.09	0.13	0.02	-0.04
Net Losses on Managed Assets Percent of Total Managed Assets	0.01	0.13	0.12	0.16	0.15

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		120,000	100,000	200,000	511,001	190,002	20.00	-5.88
Dividends		120,000	100,000	200,000	511,000	190,000	20.00	-5.88
Interest		0	0	0	1	2		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		52	42	93	109	189	23.81	-16.13
Dividends		52	42	82	109	189	23.81	-16.13
Interest		0	0	11	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		120,052	100,042	200,093	511,110	190,191	20.00	-5.89
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	2	423		-100.00
Total operating income		120,052	100,042	200,093	511,112	190,614	20.00	-6.11
Operating Expenses								
Personnel expenses		3,255	3,190	6,370	6,210	5,479	2.04	70.87
Interest expense		0	0	0	0	0		-100.00
Other expenses		3,706	1,344	4,705	6,309	16,406	175.74	-32.34
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		6,961	4,534	11,075	12,519	21,885	53.53	-11.55
Income (loss) before taxes		113,091	95,508	189,018	498,593	168,729	18.41	-5.75
Applicable income taxes (credit)		-2,257	-1,396	-3,005	-4,158	-6,737		
Extraordinary items								
Income before undistributed income of subsidiaries		115,348	96,904	192,023	502,751	175,466	19.03	-11.24
Equity in undistributed income of subsidiaries		380,633	332,832	680,958	65,046	498,569	14.36	140.75
Bank subsidiaries		381,360	333,059	680,152	66,783	499,646	14.50	141.43
Nonbank subsidiaries		-727	-227	806	-1,737	-1,077		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		495,981	429,736	872,981	567,797	674,035	15.42	72.18
Memoranda								
Bank net income		501,360	433,059	880,152	577,783	689,646	15.77	75.63
Nonbank net income		-675	-185	888	-1,628	-888		
Subsidiary holding companies' net income		0	0	0	0	0		

